

EXHIBIT “J”

United States Bankruptcy Court
Middle District of Florida
Jacksonville Division

In re: **NETBANK, INC.**Case No. 07-04295-JAF

(If Known)

Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$1,772,498.00		
B - Personal Property	Yes	6	\$3,974,369.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims of Schedule E)	Yes	2		\$62,855.94	
F - Creditors Holding Unsecured Non Priority Claims	Yes	16		\$35,150,410.47	
G - Executory Contracts and Unexpired Leases	Yes	10			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$0.00
TOTAL		40	\$5,746,867.00	\$35,213,266.41	

Form B6A (10/05)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
TWO PARCELS OF REAL ESTATE: (i) NETBANK, INC., APPROXIMATELY 6.8 ACRES LOCATED ON PARKLANE ROAD, COLUMBIA, SC., AS DESCRIBED IN EXHIBIT 1 HERETO; AND (ii) 7909-A PARKLANE ROAD, COLUMBIA, SC.	FEE SIMPLE		\$1,772,498.00	None
Total:				\$1,772,498.00

EXHIBIT 1

Parcel E (6.28 acres)

Beginning at an iron pin found #5 rebar on the western right-of-way of Parklane Road at the northern property point of property now or formerly of National Healthcare, Inc. and running along the northern boundary of property now or formerly of National Healthcare, Inc. S 69° 59' 53" W for a distance of 600.00 feet to an iron pin found #5 rebar; thence turning and running along the common property line with Parcel C N 14° 49' 32" W for a distance of 97.16 feet to an iron pin set; thence turning and continuing along the common boundary with Parcel C S 75° 45' 23" W for a distance of 50.02 feet to an iron pin set; thence turning and running along the common boundary with Parcel A N 11° 40' 33" W for a distance of 89.41 feet to an iron pin set; thence turning and running along the common property boundary with Parcel D N 03° 08' 19" E for a distance of 244.03 feet to an iron pin set; thence turning and continuing along the common boundary with Parcel D N 52° 33' 29" E for a distance of 179.16 feet to an iron pin set; thence turning and continuing along the property boundary of Parcel D N 74° 04' 54" E for a distance of 392.17 feet to an 'X' chiseled in a concrete drive on the western right-of-way of Parklane Road; thence turning and running along the western right-of-way of Parklane Road S 15° 55' 06" E for a distance of 37.96 feet to a point; thence continuing along the right-of-way of Parklane Road S 15° 08' 34" E for a distance of 354.22 feet to an iron pin found #5 rebar; thence continuing along the right-of-way of Parklane Road S 16° 00' 10" E for a distance of 50.12 feet to an iron pin found #5 rebar, being the point and place of beginning, be all measurements a little more or less.

Form B6B (10/05)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		WACHOVIA BANK - CHECKING ACCOUNT ACCT. #2000034706886		\$3,429,806.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		ALL COMPUTER EQUIPMENT LEASED FROM HEWLETT-PACKARD		Unknown
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	None	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AMERICAN BANKERS INSURANCE OF FLORIDA FLOOD INSURANCE FOR PERIOD 9/9/07 - 9/9/08; POLICY #1011183998		Unknown
		AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY COMMERCIAL UMBRELLA LIABILITY POLICY FOR PERIOD 6/1/07 - 6/1/08; POLICY #AUC 913799701 3475 PIEDMONT, N.E., SUITE 1200 ATLANTA, GA 30305-2988		Unknown
		LIBERTY MUTUAL FIRE INSURANCE COMMERCIAL AUTO LIABILITY INSURANCE FOR PERIOD 6/1/07 - 6/1/08; POLICY #AS2-151-280714-047. 175 BERKELEY STREET BOSTON, MA 02117		Unknown
		LIBERTY MUTUAL FIRE INSURANCE COMPANY COMMERCIAL PROPERTY INSURANCE FOR PERIOD 6/1/07 - 6/1/08; POLICY #YV2-K5L-280714-056 175 BERKELEY STREET BOSTON, MA 02117		Unknown
		LIBERTY MUTUAL INSURANCE COMPANY COMPENSATION AND EMPLOYERS LIABILITY POLICY FOR PERIOD 1/1/07 - 1/1/08; POLICY#WA6-15D-280714-017 175 BERKELEY STREET BOSTON, MA 02117		Unknown
		LIBERTY MUTUAL INSURANCE COMPANY COMMERCIAL GENERAL LIABILITY FOR PERIOD 6/1/07 - 6/1/08; POLICY#TB2-151-280714-037 175 BERKELEY STREET BOSTON, MA 02117		Unknown
		LLOYDS/PROPERTY PRACTICE FINANCIAL INSTITUTION BOND AND ELECTRONIC AND COMPUTER CRIME, BANKERS PROFESSIONAL LIABILITY, D&O LIABILITY INSURANCE AND FIDUCIARY LIABILITY INSURANCE; POLICY#509/QA41306 615 CRESCENT EXECUTIVE COURT, SUITE 300 LAKE MARY, FL 32746		Unknown
10. Annuities. Itemize and name each issuer.	X	MARSH USA, INC. MARSH LTD.(LLOYDS) ALL RISK INSURANCE FOR PERIOD 10/1/06 TO 10/1/07; POLICY #QR 031306 (CHECK, DRAFT, ETC.) 615 CRESCENT EXECUTIVE COURT, SUITE 300 LAKE MARY, FL 32746		Unknown

In re: NETBANK, INC.

Case No. 07-04295-JAF

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Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		MG REINSURANCE COMPANY PMI INSURANCE 76 S. PAUL STREET, SUITE 500 BURLINGTON, VT 05401-4477 (REGISTERED AGENT)		Unknown
		N B PARTNERS BUSINESS DEVELOPMENT 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005		Unknown
		NBI TRUST I C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET-RODNEY SQ. NO. WILMINGTON, DE 19890		Unknown
		NBI TRUST II C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET-RODNEY SQ. NO. WILMINGTON, DE 19890		Unknown
		NBI TRUST III C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET-RODNEY SQ. NO. WILMINGTON, DE 19890		Unknown
		NBI TRUST IV C/O: WELLS FARGO DELAWARE TRUST COMPANY 919 N. MARKET STREET, 7TH FLOOR WILMINGTON, DE 19801		Unknown
		NETBANK, FSB FEDERAL SAVINGS BANK 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005		Unknown

In re: NETBANK, INC.

Case No. 07-04295-JAF
Chapter 11

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		NETINSURANCE, INC. INSURANCE AGENCY 9710 TWO NOTCH ROAD COLUMBIA, SC 29223		Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		INTERCOMPANY RECEIVABLES		Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		ATTORNEYS' FEES NETBANK, INC. v. DOUGLAS & JULIE MITTLEIDER CIVIL ACTION CASE # 05 CV 45477 PENDING IN THE SUP. COURT OF GORDON COUNTY STATE OF GEORGIA 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005		Unknown

In re: NETBANK, INC.

Case No. 07-04295-JAF

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		EVERBANK 501 RIVERSIDE AVENUE JACKSONVILLE, FL 32202		Unknown
		FEDERAL INCOME TAX		Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.		REGISTERED DOMAIN NAMES		Unknown
23. Licensees, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		FURNITURE, FIXTURES, EQUIPMENT, SOFTWARE		\$544,563.00

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSB., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet no. 5 of 5 continuation
sheets attached to Schedule of Personal Property

Total ⇒ \$3,974,369.00

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 1112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled if the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

from the column labelled "Unsteeched Portion, if Any" on the Statistical Summary of Certain Facilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

10 of 10 pages

0 continuation sheet(s) attached

(Total of this page)	Subtotal	⇒	\$0.00
(Use only on last page)	Total	⇒	\$0.00

(Report also on
Summary of
Schedules.) (If applicable, report
also on Statistical
Summary of Certain
Liabilities and
Related Data.)

Official Form 6E (04/07)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." * If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an Involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an Insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheet(s) attached

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Employee benefit plans

TYPE OF PRIORITY FOR CLAIMS LISTED ON THIS SHEET

Official Form 6F (10/06)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODEBTOR HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			X	X	X	
Account No: ADAMS, EULA L. 9194 E. VASSER AVENUE DENVER, CO 80231		Date Incurred: Consideration for Claim: INSURANCE BENEFITS	X	X		Amount Unknown
Account No: ADCOCK, JOHNNY C/O: ANDERSEN TATE, ET AL. 1505 LAKES PARKWAY, SUITE 100 LAWRENCEVILLE, GA 30043		Date Incurred: Consideration for Claim: HOLDS SUBORDINATE CLAIM UNDER SECTION 510(B)	X	X	X	Amount Unknown
Account No: ALLSTATE APPRAISAL LP C/O: GERALD R. SLUTSKY 2531 QUEENS WAY NORTHBROOK, IL 60062		Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: AST STOCK PLAN, INC. 333 WEST 34TH STREET NEW YORK, NY 10001		Date Incurred: Consideration for Claim: ADMINISTRATOR OF ESOP PLAN				Amount Unknown
Account No: ATT PO BOX 2840 OMAHA, NE 68103-2830		Date Incurred: Consideration for Claim: TELECONFERENCE				\$93.00
Account No: BCBS OF SOUTH CAROLINA 1-20 EAST AT ALPINE ROAD COLUMBIA, SC 29219		Date Incurred: Consideration for Claim: FEES FOR EMPLOYEE PLAN	X			Amount Unknown
(Total of this page)			Subtotal			\$93.00
			Total			N/A
(Use only on last page of the completed Schedule F.)						
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

17 continuation sheet(s) attached

In re: NETBANK, INC.

Case No. 07-04295-JAF

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: BELLows, JOYCE R. 12935 LONGVIEW CIRCLE JACKSONVILLE, FL 32223			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
Account No: BOSCH, WILLIAM 1400 HILLARY COVE TERRACE LAWRENCEVILLE, GA 30043			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X	Amount Unknown
Account No: BRAUCH, THEODORE 24541 INDIAN MIDDEN WAY PONTE VEDRA BEACH, FL 32082			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$40,385.00
Account No: BRAUCH, THEODORE 24541 INDIAN MIDDEN WAY PONTE VEDRA BEACH, FL 32082			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
Account No: BROWN, LISA A. 332 GARRISON CIRCLE PORT BARRINGTON, IL 60010			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$5,834.65
Account No: BURDSALL, RUSSELL L. 13102 WEXFORD HOLLOW ROAD NORTH JACKSONVILLE, FL 32224			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$57,692.00
Account No: BURDSALL, RUSSELL L. 13102 WEXFORD HOLLOW ROAD NORTH JACKSONVILLE, FL 32224			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
(Total of this page) Subtotal							\$103,911.65
Total							N/A

Sheet no. 1 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		DISPUTED	AMOUNT OF CLAIM
				UNLIQUIDATED	DATE		
Account No: CABLE, STUART M. 293 FULLER STREET WEST NEWTON, MA 02465			Date incurred: Consideration for Claim: INSURANCE BENEFITS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: CALLAHAM, CYNTHIA G. 205 LAKE CAROLINA BLVD. COLUMBIA, SC 29229			Date incurred: Consideration for Claim: DEFERRED COMPENSATION		<input checked="" type="checkbox"/>		\$10,921.59
Account No: CALLAHAM, CYNTHIA G. 205 LAKE CAROLINA BLVD. COLUMBIA, SC 29229			Date incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: CARROLL, BARRY W. 85 GRANDIFLORIUM ECLECTIC, AL 36024			Date incurred: Consideration for Claim: DEFERRED COMPENSATION		<input checked="" type="checkbox"/>		\$141,682.57
Account No: CARTER, ANGELA PO BOX 362168 DECATUR, GA 30036			Date incurred: Consideration for Claim: PENDING LITIGATION	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Amount Unknown
Account No: CHIQU, STEVEN 2720 MARK TWAIN COURT ARLINGTON, TX 76006			Date incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Amount Unknown
Account No: CLEMENTS, STEPHEN K. 4443 WINTHROP AVENUE COLUMBIA, SC 29206			Date incurred: Consideration for Claim: AMENDED & RESTATED EMPLOYMENT AGREEMENT		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Amount Unknown
				(Total of this page)	Subtotal	⇒	\$152,604.16
				Total	⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 2 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODE DEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: CT CORPORATION SYSTEM PO BOX 4349 CAROL STREAM, IL 60197-4349			Date Incurred: Consideration for Claim: SERVICE OF PROCESS				\$9,451.52
Account No: DEVANEY, JOSEPH J. 217 TRAPPER TRACE COURT JACKSONVILLE, FL 32259			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	X	X		Amount Unknown
Account No: DLJ MORTGAGE CAPITAL, INC. C/O: FLAMM, BOROFF & BACINE, P.C. 4905 WEST TILGHMAN STREET ALLENTEW, PA 18104			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: DUCHNOWSKI, DANIEL 1029 BARRINGTON LANDING COURT ROSWELL, GA 30076			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	X	X		Amount Unknown
Account No: EARLEY, DANIEL K. 144 GRANDBURY LANE COLUMBIA, SC 29229			Date Incurred: Consideration for Claim: AMENDED & RESTATED EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: EVANS, PATRICIA A. 1729 CRESTWOOD DRIVE COLUMBIA, SC 29205			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	X	X		Amount Unknown
Account No: EVERBANK CORPORATE HEADQUARTERS 501 RIVERSIDE AVENUE JACKSONVILLE, FL 32202	X		Date Incurred: Consideration for Claim: INDEMNIFICATION	X	X		Amount Unknown
(Total of this page)				Subtotal			\$9,451.52
(Use only on last page of the completed Schedule F.)				Total			N/A
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 3 of 17 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T			U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D			
Account No: FDIC (MARK S. SCHMIDT) REGIONAL DIRECTOR TENTH STREET, N.E., SUITE 800 ATLANTA, GA 30309-3906			Date Incurred: Consideration for Claim:		X	X	X		Amount Unknown
Account No: FLEET MARITIME, INC. C/O: OZ MANAGEMENT LLC 9 WEST 57TH STREET, 13TH FL. NEW YORK, NY 10019			Date Incurred: Consideration for Claim: STOCK PURCHASE		X				Amount Unknown
Account No: FREEMAN, DOUGLAS K. 4934 MORVEN ROAD JACKSONVILLE, FL 32210			Date Incurred: Consideration for Claim: INSURANCE BENEFITS		X	X			Amount Unknown
Account No: GALLOWAY, DWIGHT 123 WALNUT LANE COLUMBIA, SC 29212			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X				\$2,245.98
Account No: GALLOWAY, DWIGHT 123 WALNUT LANE COLUMBIA, SC 29212			Date Incurred: Consideration for Claim: AMENDED & RESTATED EMPLOYMENT AGREEMENT		X	X			Amount Unknown
Account No: GAVIN, DANIEL P. 277 GOVERNORS GRANT BLVD. LEXINGTON, SC 29072			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X			Amount Unknown
Account No: GIAGIARI, JOHN C. C/O: MOZLEY FINLAYSON & LOGGINS LLP 5606 GLENRIDGE DR., SUITE 900 ATLANTA, GA 30342			Date Incurred: Consideration for Claim: PENDING LITIGATION		X	X	X		Amount Unknown
				(Total of this page)	Subtotal	⇒		\$2,245.98	
				Total	⇒				N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)									

Sheet no. 4 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

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In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CREDITOR CODE	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DAYS	DISPUTED	AMOUNT OF CLAIM
Account No: GIAGIARI, JOHN C. 160 BRIAR PLACE DANVILLE, CA 94526			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X	Amount Unknown
Account No: GIANNONE, BRIAN 330 ANGELO LANE COCOA BEACH, FL 32931			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X	\$18,579.35
Account No: GILMORE STREET INVESTORS LTD 751 OAK STREET SUITE 600 JACKSONVILLE, FL 32204			Date Incurred: Consideration for Claim: RENT			\$2,868.55
Account No: GLOBAL MARKETS REALTY CORP. C/O: WILLIS & WILLIS CO., LP 670 WEST MARKET STREET AKRON, OH 44303			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	Amount Unknown
Account No: GPC <VII, LLC C/O: OZ MANAGEMENT, LLC 9 WEST 57TH STREET, 13TH FLOOR NEW YORK, NY 10019			Date Incurred: Consideration for Claim: STOCK PURCHASE	X		Amount Unknown
Account No: GROSS, JAMES P. 59 MALLET HILL ROAD COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: INSURANCE BENEFITS	X	X	Amount Unknown
Account No: GROSS, JAMES P. 59 MALLET HILL ROAD COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION	X		\$61,538.00
(Total of this page)				Subtotal	⇒	\$82,985.90
				Total	⇒	N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 5 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF
Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: GROSS, JAMES P. 59 MALLET HILL ROAD COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: HART, PATRICIA M. 512 EAST SURFSpray LANE PONTE VEDRA BEACH, FL 32082			Date Incurred: Consideration for Claim: AMENDED & RESTATED EMPLOYMENT AGREEMENT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: HEARD, J. STEPHEN 1000 BROOKSIDE DRIVE ROSWELL, GA 30076			Date Incurred: Consideration for Claim: INSURANCE BENEFITS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: HEIGHTS CAP MANAGEMENT CAPITAL VENTURES INTERNATIONAL 101 CALIFORNIA ST., SUITE 3250 SAN FRANCISCO, CA 94111			Date Incurred: Consideration for Claim: STOCK PURCHASE	<input checked="" type="checkbox"/>			Amount Unknown
Account No: HERBERT, STEVEN F. 342 AMSTAR ROAD COLUMBIA, SC 29212			Date Incurred: Consideration for Claim: INSURANCE BENEFITS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: HERBERT, STEVEN F. 342 AMSTAR ROAD COLUMBIA, SC 29212			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
Account No: HETHCOX, ALBERT H. 111 MOSSY LANE COLUMBIA, SC 29045			Date Incurred: Consideration for Claim: AMENDED & RESTATED EMPLOYMENT AGREEMENT	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Amount Unknown
(Total of this page)				Subtotal			\$0.00
Total							N/A
(Use only on last page of the completed Schedule F.)							
Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 6 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: HUTCHENS, BOBBY D. C/O: PHILLIP M. WHITEHEAD 111 SOUTH MAIN STREET BOONEVILLE, MS 38829			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: IRISAWA, JAMES C. 6891 S. NETHERLAND WAY AURORA, CO 80016			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$22,792.34
Account No: JACKSON, DAVID B. 4327 SILVERWOOD DRIVE HOUSTON, TX 77035			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$10,871.41
Account No: JMP ASSET MANAGEMENT HARVEST OPPORTUNITY PARTNERS II, LP 600 MONRGOMERY ST., SUITE 1100 SAN FRANCISCO, CA 94111			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: JMP ASSET MANAGEMENT HARVEST OPP. PARTNERS II QUALIFIED, LP 600 MONTGOMERY ST., SUITE 1100 SAN FRANCISCO, CA 94111			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: JMP ASSET MANAGEMENT HARVEST OPP. PARTNERS OFFSHORE FUND 600 MONTGOMERY ST., SUITE 1100 SAN FRANCISCO, CA 94111			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: JOHNSON, Jr., DAVID W. 300 HARWELL DRIVE COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: INSURANCE BENEFITS	X	X		Amount Unknown
				(Total of this page)	Subtotal	⇒	\$33,663.75
				Total	⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 7 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODE DEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: JOHNSON, RANDALL C. 4518 WOODMERE ROAD TAMPA, FL 33609			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: KOSICH, LINDA M. 119 N. SCHOOL LANE LANCASTER, PA 17603			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$227,380.49
Account No: LEHMAN BROTHERS HOLDINGS/LEHMAN CAP C/O: McTURNAN & TURNER 2400 MARKET TOWER 10 - W. MARKET STREET INDIANAPOLIS, IN 46204			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: LEHMAN BROTHERS HOLDINGS/LEHMAN CAP C/O: NEAL GERBER EISENBERG TWO NORTH LaSALLE STREET CHICAGO, IL 60602-3801			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: LEHMAN BROTHERS HOLDINGS/LEHMAN CAP C/O: JONES DAY NORTH POINT 901 LAKESIDE AVENUE CLEVELAND, OH 44114			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: LEWIS, DIXIE M. C/O: WILLIAM S. VINCENT, JR. 2018 PRYTANIA STREET NEW ORLEANS, LA 70130			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: LIBERTY MUTUAL INS. COMPANY 175 BERKELEY STREET BOSTON, MA 02117	X		Date Incurred: Consideration for Claim: GUARANTY OF CIVIL SUPERSEDEAS BOND #354-021-4	X	X		Amount Unknown
				(Total of this page)	Subtotal	⇒	\$227,380.49
				Total	⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 8 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: MADDEN, RONALD 3084 BROOKGREEN TRAIL LAWRENCEVILLE, GA 30043			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$13,235.53
Account No: MADDEN, RONALD 3084 BROOKGREEN TRAIL LAWRENCEVILLE, GA 30043			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: MAPSON, CHARLES E. 908 PARK FOREST LANE JACKSONVILLE, FL 32211			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$47,976.87
Account No: MAPSON, CHARLES E. 908 PARKFOREST LANE JACKSONVILLE, FL 32211			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: MAXWELL, LAUREN 2059 TRACE CENTER WAY NAPLES, FL 34109			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$438,497.76
Account No: McCANTS, THOMAS R. 309 MOORING LANE LEXINGTON, SC 29072			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$4.52
Account No: McCOY, JERALD W. 4429 N. SWILCAN BRIDGE LANE JACKSONVILLE, FL 32224			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$2.92
(Total of this page)				Subtotal	⇒		\$499,717.60
Total					⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no 9 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B I T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: McCOY, JERALD W. 4429 SWILCAN BRIDGE LANE NORTH JACKSONVILLE, FL 32224			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
Account No: McDONALD, WILSON W. LIME FINANCIAL SERVICES 5885 S.W. MEADOWS ROAD, SUITE 600 LAKE OSWEGO, OR 97035	X		Date Incurred: Consideration for Claim: INDEMNIFICATION		X	X	Amount Unknown
Account No: MERRILL COMMUNICATIONS LLC CM-9638 ST. PAUL, MN 55170-9638			Date Incurred: Consideration for Claim: LEGAL SERVICES				\$635.00
Account No: MILLER, DONNA M. 16 ALLARD CIRCLE ASHLAND, MA 01721			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X	Amount Unknown
Account No: *0873 MINNESOTA DEPT. OF REVENUE WITHHOLDING DIV. MAIL STATION 6501 ST. PAUL, MN 55146			Date Incurred: Consideration for Claim: TAXES		X		\$18,496.33
Account No: MITTLEIDER, JULIE D. AND DOUGLAS K. C/O:WAYCASTER MORRIS & DEAN 130 W. KING STREET DALTON, GA 30720			Date Incurred: Consideration for Claim: PENDING LITIGATION		X	X	Amount Unknown
Account No: MITTLEIDER, JULIE D. AND DOUGLAS K. C/O:PENDERGAST & JONES, PC 115 PERIMETER CENTER PL. SO., STE.1000 ATLANTA, GA 30346			Date Incurred: Consideration for Claim: PENDING LITIGATION		X	X	Amount Unknown

Sheet no. 10 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims(Total of this page) Subtotal \Rightarrow \$19,131.33Total \Rightarrow N/A(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: MORRIS, ANGELA L. 416 SAINT JOHNS GOLF ST. AUGUSTINE, FL 39092			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$4.81
Account No: MULLER, Jr. THOMAS H. 2903 WYNGLATE, NW ATLANTA, GA 30305			Date Incurred: Consideration for Claim: INSURANCE BENEFITS		X	X	Amount Unknown
Account No: MUNCH, RICHARD A. 12814 GREAT OAK LANE CLIFTON, VA 22024			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$56,346.46
Account No: NBI TRUSTI C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET- RODNEY SQ. NO WILMINGTON, DE 19890			Date Incurred: Consideration for Claim: TRUST PREFERRED(CONTRACTUALLY SUBORDINATED)				\$4,382,000.00
Account No: NBI TRUSTII C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET- RODNEY SQ. NO WILMINGTON, DE 19890			Date Incurred: Consideration for Claim: TRUST PREFERRED(CONTRACTUALLY SUBORDINATED)				\$4,382,000.00
Account No: NBI TRUSTIII C/O: WILMINGTON TRUST COMPANY 1100 NORTH MARKET STREET- RODNEY SQ. NO WILMINGTON, DE 19890			Date Incurred: Consideration for Claim: TRUST PREFERRED(CONTRACTUALLY SUBORDINATED)				\$3,093,000.00
Account No: NBI TRUSTIV C/O: WELLS FARGO DELAWARE TRUST CO. 919 N. MARKET STREET, 7TH FLOOR WILMINGTON, DE 19801			Date Incurred: Consideration for Claim: TRUST PREFERRED(CONTRACTUALLY SUBORDINATED)				\$20,620,000.00
				(Total of this page)	Subtotal	⇒	\$32,533,351.27
				Total	⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 11 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODE DEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				CON-	UN-	LI-	QU-
Account No: NEW BEACON, LLC C/O THOMPSON, O'BRIEN, ET AL. 40 TECHNOLOGY PRKY, SO., STE.300 NORCROSS, GA 30092			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: OFFICE OF THRIFT SUPERVISION (OTS) 1475 PEACHTREE STREET, N.E. P.O. BOX 105217 ATLANTA, GA 30348-5217			Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: OZ GLOBAL SPEC. INV. MASTER FUND, LP C/O: OZ MANAGEMENT, LLC. 9 WEST 57TH STREET, 13TH FLOOR NEW YORK, NY 10019			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: OZ MASTER FUND, LTD. C/O: OZ MANAGEMENT LLC. 9 WEST 57TH STREET, 13TH FLOOR NEW YORK, NY 10019			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: PAR CAPITAL MANAGEMENT C/O: PAR INVESTMENT PARTNERS, LP ONE INTERNATIONAL PLACE, SUITE 2401 BOSTON, MA 02110			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: PAYMENT ALLIANCE INTERNATIONAL 11857 COMMONWEALTH DRIVE LOUISVILLE, KY 40299-2310	X		Date Incurred: Consideration for Claim: INDEMNIFICATION	X	X		Amount Unknown
Account No: PRINCETON RETIREMENT GROUP 400 COLONY SQUARE, SUITE 2200 1201 PEACHTREE STREET, NE ATLANTA, GA 30361			Date Incurred: Consideration for Claim: ADMINISTRATOR OF NON-QUALIFIED BENEFIT PLAN		X		\$1,237,570.32

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: RAXTER, JEREMY S. 248 WALDEN PLACE CIRCLE ELGIN, SC 29045			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X	Amount Unknown
Account No: REGISTER, CHIP S. 208 WHITE BIRCH CIRCLE COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$24,696.29
Account No: REGISTER, CHIP S. 208 WHITE BIRCH CIRCLE COLUMBIA, SC 29223			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X	Amount Unknown
Account No: RHP MASTER FUND, LTD. ROCKHILL INVESTMENT MANAGEMENT, LP 3 BALA PLAZA EAST, SUITE 585 BALA CYNWYRD, PA 19004			Date Incurred: Consideration for Claim: STOCK PURCHASE		X		Amount Unknown
Account No: RICHARDSON, CHARLES 2526 SIMMS BLVD. TAMPA, FL 33609			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$213,694.30
Account No: RIDDELL, DAVID D. 2401 YOSEMITE PARK YUKON, OK 73099			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$2,797.77
Account No: RILEY, DERRICK, PRO SE 108 W. 117TH STREET CHICAGO, IL 60628			Date Incurred: Consideration for Claim: PENDING LITIGATION		X	X	Amount Unknown

Sheet no. 13 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Total of this page) Subtotal \Rightarrow \$241,188.36

Total ↳ N/A

N/A

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the

Statistical Summary of Certain Liabilities and Related Data.)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				INGENT	UNLIQUIDATED	DISPUTED	
Account No: ROSS, WILLIAM M. 2701 FOREST CIRCLE JACKSONVILLE, FL 32257			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION		X		\$1.63
Account No: ROSS, WILLIAM M. 2701 FOREST CIRCLE JACKSONVILLE, FL 32257			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
Account No: ROTH, YOAV HUDSON BAY OVERSEAS FUND, LTD. 120 BROADWAY, 40TH FLOOR NEW YORK, NY 10271			Date Incurred: Consideration for Claim: STOCK PURCHASE		X		Amount Unknown
Account No: ROTH, YOAV HUDSON BAY FUND, LP. 120 BROADWAY, 40TH FLOOR NEW YORK, NY 10271			Date Incurred: Consideration for Claim: STOCK PURCHASE		X		Amount Unknown
Account No: SEILER, TRAVIS 1075 PEACHTREE WALK, NE, UNIT A213 ATLANTA, GA 30309			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT		X	X	Amount Unknown
Account No: SHAREHOLDER.COM 12 CLOCK TOWER PLACE MAYNARD, MA 01754			Date Incurred: 12/11/06 Consideration for Claim: SUBSCRIBER AGREEMENT(WEB DESIGN AND HOSTING)		X	X	Amount Unknown
Account No: SHEPHERD, MATTHEW 2646 HAWTHORNE PLACE ATLANTA, GA 30345			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT		X	X	Amount Unknown
(Total of this page)				Subtotal			\$1.63
				Total			N/A

Sheet no. 14 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B I T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: SILVERMAN, JOSHUA IROQUIOS MASTER FUND, LTD. 641 LEXINGTON AVENUE, 26TH FLOOR NEW YORK, NY 10022			Date Incurred: Consideration for Claim: STOCK PURCHASE	X			Amount Unknown
Account No: SMALL, CHARLES J. 1015 WINDWARD RIDGE PKWY P.O. BOX 11453 COLUMBIA, SC 29211-1145			Date Incurred: 5/10/05 Consideration for Claim: GUARANTY OF REAL PROPERTY LEASE OF SUBSIDIARY	X	X		Amount Unknown
Account No: SMITH, III, JOEL A. 120 EDISTO AVENUE COLUMBIA, SC 29205			Date Incurred: Consideration for Claim: INSURANCE BENEFITS	X	X		Amount Unknown
Account No: SMITH, NICOLE R. 14802 HICKORY POST COURT CENTREVILLE, VA 20121			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: SMITH, T. DONNELL 705 GROVEWOOD LANE LARGO, FL 33770			Date Incurred: Consideration for Claim: EMPLOYMENT AGREEMENT	X	X		Amount Unknown
Account No: SOKOLOUSKY, DAVID & SANDRA C/O: WILLIS & WILLIS CO., LPA 670 WEST MARKET STREET AKRON, OH 44303			Date Incurred: Consideration for Claim: PENDING LITIGATION	X	X	X	Amount Unknown
Account No: SOLOMON SMITH BARNEY, INC. 388 GREENWICH STREET NEW YORK, NY 10013			Date Incurred: Consideration for Claim: ADMINISTRATOR OF EMPLOYEE STOCK PURCHASE PLAN				Amount Unknown
				(Total of this page)	Subtotal	⇒	\$0.00
				Total	⇒		N/A
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Sheet no. 15 of 17 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODED BY TOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
Account No: SRS-101 YGNACIO PLAZA SRS DEVELOPMENT CO. 101 YGNACIO VALLEY RD., SUITE 303 WALNUT CREEK, CA 94596			Date Incurred: 9/6/03 Consideration for Claim: GUARANTY OF SUBSIDIARY REAL PROPERTY LEASE	X	X		Amount Unknown	
Account No: STRASBURGER & PRICE LLP PO BOX 849037 DALLAS, TX 75284-9037			Date Incurred: Consideration for Claim: LEGAL SERVICES				\$455.00	
Account No: TAYLOR, ROGER L. 3158 AYCLIFF COURT SNELLVILLE, GA 30039			Date Incurred: Consideration for Claim: CHANGE IN CONTROL AGREEMENT	X	X		Amount Unknown	
Account No: THOMSON FINANCIAL PO BOX 5136 CAROL STREAM, IL 60197-5136			Date Incurred: Consideration for Claim: PROFESSIONAL FEES				\$1,351.55	
Account No: TRINKLE, MARKY J. 1981 VILLAGE ROUND N. MARIETTA, GA 30064			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION			X	\$0.63	
Account No: TRUSTEE OF 401K PLAN			Date Incurred: Consideration for Claim:				Amount Unknown	
Account No: TURNAGE, ROBERT J. 504 PERSIMMON TREE ROAD LEXINGTON, SC 29072			Date Incurred: Consideration for Claim: DEFERRED COMPENSATION			X	\$2.45	

In re: NETBANK, INC.

Case No. 97-04295-JAF

Chapter 11

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Form B6G (10/05)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Benkr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
MARSH LTD.(LLOYDS) 615 CRESCENT EXECUTIVE COURT SUITE 300 LAKE MARY, FL 32746 Attention: C/O: MARSH USA, INC.	ALL RISK INSURANCE FOR PERIOD 10/1/06 to 10/1/07; POLICY #QR 031306 (CHECK, DRAFT, ETC.).
HETHCOX, ALBERT H. 111 MOSSY LANE COLUMBIA, SC 29045	AMENDED & RESTATED CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
REGISTER, CHIP S. 208 WHITE BIRCH CIRCLE COLUMBIA, SC 29223	AMENDED & RESTATED CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
SHEPHERD, MATTHEW 2646 HAWTHORNE PLACE ATLANTA, GA 30345	AMENDED & RESTATED CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
EARLEY, DANIEL K. 144 GRANDBURY LANE COLUMBIA, SC 29229	AMENDED & RESTATED EMPLOYMENT AGREEMENT DATED AS OF APRIL 1, 2007
CLEMENTS, STEPHEN K. 4443 WINTHROP AVENUE COLUMBIA, SC 29206	AMENDED & RESTATED EMPLOYMENT AGREEMENT DATED AS OF APRIL 1, 2007
GALLOWAY, DWIGHT 123 WALNUT LANE COLUMBIA, SC 29212	AMENDED & RESTATED EMPLOYMENT AGREEMENT DATED AS OF APRIL 1, 2007
HART, PATRICIA M. 512 EAST SURFSpray LANE PONTE VEDRA BEACH, FL 32082	AMENDED AND RESTATED EMPLOYMENT AGREEMENT DATED AS OF APRIL 1, 2007

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NETBANK, INC. AND AFFILIATES 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005	AMENDED AND RESTATED NETBANK, INC. INTER-COMPANY AGENCY AGREEMENT
ASSET LINK 4891 INDEPENDENCE STREET, SUITE 200 WHEAT RIDGE, CO 80033	ASSET MANAGEMENT SERVICES AGREEMENT
MADDEN, RONALD 3084 BROOKGREEN TRAIL LAWRENCEVILLE, GA 30043	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
SEILER, TRAVIS 1075 PEACHTREE WALK, NE, UNIT A213 ATLANTA, GA 30309	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
EVANS, PATRICIA A. 1729 CRESTWOOD DRIVE COLUMBIA, SC 29205	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
CALLAHAM, CYNTHIA G. 205 LAKE CAROLINA BLVD. COLUMBIA, SC 29229	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
BOSCH, WILLIAM 1400 HILLARY COVE TERRACE LAWRENCEVILLE, GA 30043	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
DEVANEY, JOSEPH J. 217 TRAPPER TRACE COURT JACKSONVILLE, FL 32259	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
DUCHNOWSKI, DANIEL 1029 BARRINGTON LANDING COURT ROSWELL, GA 30076	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
GAVIN, DANIEL P. 277 GOVERNORS GRANT BLVD. LEXINGTON, SC 29072	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
MILLER, DONNA M. 16 ALLARD CIRCLE ASHLAND, MA 01721	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
RAXTER, JEREMY S. 248 WALDEN PLACE CIRCLE ELGIN, SC 29045	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
TAYLOR, ROGER L. 3158 AYCLIFF COURT SNELLVILLE, GA 30039	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
WHEELER, DEBRA K. 1821 KINSALE DRIVE ROANOKE, TX 76262	CHANGE IN CONTROL AGREEMENT DATED AS OF APRIL 1, 2007
GROSS, JAMES P. 59 MALLET HILL ROAD COLUMBIA, SC 29223	CHANGE IN CONTROL AGREEMENT DATED AS OF JULY 1, 2007
LIBERTY MUTUAL FIRE INSURANCE 175 BERKELEY STREET BOSTON, MA 02117	COMMERCIAL AUTO LIABILITY INS. FOR PERIOD 6/1/07 - 6/1/08. POLICY #AS2-151-280714-047.
LIBERTY MUTUAL INS. CO. 175 BERKELEY STREET BOSTON, MA 02177	COMMERCIAL GENERAL LIABILITY FOR PERIOD 6/1/07 - 6/1/08. POLICY #TB2-151-280714-037.
LIBERTY MUTUAL FIRE INS CO 175 BERKELEY STREET BOSTON, MA 02177	COMMERCIAL PROPERTY INSURANCE FOR PERIOD 6/1/07 - 6/1/08 POLICY #YV2-K5L-280714-056

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
AMERICAN GUARANTEE & LIABILITY INS. CO. 3475 PIEDMONT NE, SUITE 1200 ATLANTA, GA 30305-2988 <u>Attention: C/O: MARSH USA, INC.</u>	COMMERCIAL UMBRELLA LIABILITY POLICY FOR PERIOD 6/1/07 TO 6/1/08; POLICY #AUC 913799701
LIBERTY MUTUAL INSURANCE CO. 175 BERKELEY STREET BOSTON, MA 02117	COMPENSATION & EMPLOYERS LIABILITY POLICY # WA6-15D - 280714-017 FOR PERIOD 1/1/07 TO 1/1/08.
COMPUCOM SYSTEMS, INC. 7171 FOREST LANE DALLAS, TX 75230	COMPUTER SOFTWARE SUPPORT AGREEMENT DATED AS OF 5/6/05
RODGERS, SUSAN F. 4911 ARAPAHOE AVE. JACKSONVILLE, FL 32210	CONSULTING AGREEMENT DATED AS OF 7/5/05
TALX CORPORATION 11432 LACKLAND ROAD ST. LOUIS, MO 63146	COST CONTROL SERVICES AGREEMENT DATED AS OF 7/1/06
EQUIFAX INFORMATION SERVICES, LLC. 1550 PEACHTREE ST., NW ATLANTA, GA 30309 <u>Attention: BRENDA BRUNO</u>	CREDIT REPORT SERVICE AGREEMENT DATED AS OF 4/3/03
RAPID REPORTING VERIFICATION CO., LTD. 6628 BRYANT IRVIN FORT WORTH, TX 76132	CREDIT VERIFICATION SERVICE AGREEMENT DATED AS OF 4/18/06
SPRINT SOLUTIONS, INC. 6575 THE CORNERS PKWY NORCROSS, GA 30092	CUSTOMER SERVICE AGREEMENT-WIRELESS PHONE SVCE. DATED AS OF 7/10/06
HERBERT, STEVEN F. 342 AMSTAR ROAD COLUMBIA, SC 29212	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006.

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
GIAGIARI, JOHN C. 160 BRIAR PLACE DANVILLE, CA 94526	EMPLOYMENT AGREEMENT DATED AS OF 9/15/04.
BELLOWS, JOYCE R. 12935 LONGVIEW CIRCLE JACKSONVILLE, FL 32223	EMPLOYMENT AGREEMENT DATED AS OF APRIL 1, 2007
SMITH, T. DONNELL 705 GROVEWOOD LANE LARGO, FL 33770	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 1, 2006
JOHNSON, RANDALL C. 4518 WOODMERE ROAD TAMPA, FL 33609	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 1, 2006
SMITH, NICOLE R. 14802 HICKORY POST COURT CENTREVILLE, VA 20121	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 1, 2006
MAPSON, CHARLES E. 908 PARKFOREST LANE JACKSONVILLE, FL 32211	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006
BRAUCH, THEODORE 24541 INDIAN MIDDEN WAY PONTE VEDRA BEACH, FL 32082	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006
McCoy, JERALD W. 4429 SWILCAN BRIDGE LANE NORTH JACKSONVILLE, FL 32224	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006
ROSS, WILLIAM M. 2701 FOREST CIRCLE JACKSONVILLE, FL 32257	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
BURDSALL, RUSSELL L. 13102 WEXFORD HOLLOW ROAD NORTH JACKSONVILLE, FL 32224	EMPLOYMENT AGREEMENT, AS AMENDED, DATED AS OF MARCH 14, 2006
CHIOU, STEVEN 2720 MARK TWAIN COURT ARLINGTON, TX 76006	EMPLOYMENT AGREEMENT DATED AS OF NOVEMBER 26, 2002
AST STOCKPLAN, INC. 333 WEST 34TH STREET NEW YORK, NY 10001	ESOP PLAN ADMINISTRATION AGREEMENT DATED AS OF 7/1/02
LLOYDS 615 CRESENT EXECUTIVE COURT SUITE 300 LAKE MARY, FL 32746 Attention: C/O: MARSH USA, INC.	FINANCIAL INSTITUTION BOND & ELECTRONIC & COMPUTER CRIME, BANKERS PROFESSIONAL LIABILITY, D&O LIABILITY INS. & FIDUCIARY LIABILITY INS. POLICY #509/QA041306.
AMERICAN BANKERS INS. OF FLORIDA 615 CRESENT EXECUTIVE COUR SUITE 300 LAKE MARY, FL 32746 Attention: PROPERTY PRACTICE	FLOOD INSURANCE FOR PERIOD 9/9/07 - 9/9/08. POLICY #1011183998
DIGITAL ENVOY, INC. 250 SCIENTIFIC DRIVE, SUITE 800 NORCROSS, GA 30092	FRAUD SOFTWARE LICENSE AGREEMENT DATED AS OF 1/1/05
SYSTEM TEC, INC. 246 STONERIDGE DRIVE SUITE 301 COLUMBIA, SC 29210	IT SUPPORT SERVICES AGREEMENT DATED AS OF 9/12/05
DEFENDER SERVICES, INC 9031 GARNERS FERRY ROAD COLUMBIA, SC 29209	MAINTENANCE AGREEMENT DATED AS OF 10/19/05
SIX CONTINENTS HOTELS, INC. 3 RAVINIA DR., SUITE 100 ATLANTA, GA 30346-2149 Attention: INTERCONTINENTAL HOTELS GROUP	MARKETING AGREEMENT DATED AS OF 2/9/05

In re: NETBANK, INC.

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Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NCR CORPORATION 1170 S. PATTERSON BLVD. DAYTON, OH 45479	MARKETING AGREEMENT DATED AS OF 3/23/04
HEWLETT-PACKARD FINANCIAL SERVICES CO. 420 MOUNTAIN AVENUE MURRAY HILL, NJ 07974	MASTER LEASE & FINANCING AGREEMENT #100738 FOR COMPUTER & COPYING EQUIPMENT
OUTPUT SERVICES GROUP 100 WEST FOREST AVE., SUITE G ENGLEWOOD, NJ 07631	OSG PRINT & MAIL FULFILLMENT SERVICES AGREEMENT
Attention: JESSE JOHNSON CERJDIAN 521 EAST MOREHEAD STREET, STE. 400 CHARLOTTE, NC 28202	PAYROLL SERVICES AGREEMENT DATED AS OF 10/10/03
LIME FINANCIAL SERVICES, LTD 5885 S.W. MEADOWS ROAD, SUITE 600 LAKE OSWEGO, OR 97035	PERSONNEL PLACEMENT AGREEMENT, DATED 11/3/06.
Attention: WILSON W. McDONALD, ESQ. AT&T CORP 55 CORPORATE DRIVE BRIDGEWATER, NJ 08807	PHONE & DSL SERVICE AGREEMENT DATED AS OF 4/7/05
FLUX CORP. & FINANCIAL TECHNOLOGIES, INC. 1597 AVENUE D, SUITE 7 BILLINGS, MT 59102	PRODUCT LICENSE AGREEMENT(SOFTWARE LICENSE)
SUNGARD RECOVERY SERVICES, INC. 1285 DRUMMERS LANE WAYNE, PA 19087	RECOVERY SERVICE & SOFTWARE LICENSING AGREEMENT DATED AS OF 5/18/01
GILMORE ST. INVESTORS, LTD. LESSOR 751 OAK ST., SUITE 600 JACKSONVILLE, FL 32204	RIVERSIDE PARK (OFFICE LEASE) FOR 751 OAK ST., SUITE 503, JACKSONVILLE, FLORIDA, DATED AS OF JULY 6, 2006
Attention: SKYLINE REALTY SERVICES, INC.	

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
PAYTECH, INC. 7720 EAST BELLEVUE AVENUE, SUITE 220B GREENWOOD VILLAGE, CO 80111	SERVICE AGREEMENT
SHRED-IT USA, INC. 2794 SO. SHERIDAN WAY OAKVILLE, ONTARIO L6J 7T4 CANADA L6J7T4	SHRED-IT MASTER SERVICE AGREEMENT(SHREDDING SERVICES) DATED AS OF 10/20/03
FIRST AMERICAN CREDCO 12395 FIRST AMERICAN WAY POWAY, CA 92064 Attention: MARK CATONE	SOFTWARE LICENSE AGREEMENT DATED AS OF 11/06/03
COMMERCE VELOCITY, INC. 19900 MACARTHUR BLVD. IRVINE, CA 92612 Attention: STEVE OGDEN, VP	SOFTWARE LICENSE AGREEMENT DATED AS OF 11/6/03
SYNTRIO, INC. 555 HOWARD STREET SAN FRANCISCO, CA 94105	SOFTWARE LICENSE AGREEMENT DATED AS OF 2/8/06
LAWTRAC DEVELOPMENT CORP. 185 MONTAGUE STREET BROOKLYN, NY 11201	SOFTWARE LICENSING AGREEMENT DATED AS OF 11/12/02
INFORMATICA CORPORATION 2100 SEAPORT BLVD. REDWOOD CITY, CA 94063	SOFTWARE LICENSING AGREEMENT DATED AS OF 4/29/03
INTERVOICE, INC. 17811 WATERVIEW PARKWAY DALLAS, TX 75252	SOFTWARE LICENSING AGREEMENT DATED AS OF 4/30/03
KNOW-WHERE SYS., INC. 1722 CHENEY DRIVE SAN JOSE, CA 95128	SOFTWARE LICENSING AGREEMENT DATED AS OF 5/9/01

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
LT ONLINE CORP. 50 CHARLES I LINDBERGH BLVD. UNIONDALE, NY 11553	SOFTWARE LICENSING AGREEMENT DATED AS OF 6/27/07
MINDBOX, LLC. 300 DRAKE'S LANDING, SUITE 155 GREENBRAE, CA 94904	SOFTWARE LICENSING AGREEMENT/CONSULTING SERVICES AGREEMENT DATED AS OF 7/27/04
POSSIBLENOW.COM 1000 PEACHTREE INDUSTRIAL BLVD. SUITE 6-325 SUWANEE, GA 30024	SOFTWARE SERVICES AGREEMENT DATED AS OF 6/6/05
IDATIX CORP. 15201 ROOSEVELT BLVD., SUITE 104 CLEARWATER, FL 33760	SOFTWARE SUPPORT AGREEMENT DATED AS OF 7/22/05
RANDSTAD US, L.P. 2015 SOUTH PARK PLACE ATLANTA, GA 30339	STAFFING SERVICES AGREEMENT DATED AS OF 3/1/06
Attention: STEVEN J. WHITEHEAD	
SOLOMON SMITH BARNEY & NETBANK, INC. 338 GREENWICH STREET NEW YORK, NY 10013	STOCK OPTION PLAN SERVICES AGREEMENT
SHAREHOLDER.COM 12 CLOCK TOWER PLACE MAYNARD, MA 01754	SUBSCRIBER AGREEMENT, DATED 12/11/06 - WEB DESIGN AND HOSTING
Attention: C/O: J.R. MASTROLANNI	
CELLCO PARTNERSHIP DBA VERIZON WIRELESS 180 WASHINGTON VALLEY ROAD BEDMINSTER, NJ 07921	VERIZON WIRELESS AGREEMENT
VERIZON WIRELESS 30 INDEPENDENCE BLVD. WARREN, NJ 07059	VERIZON WIRELESS AGREEMENT

1 continuation sheet(s) attached

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
STROHL SYSTEMS 631 PARK AVENUE KING OF PRUSSIA, PA 19406	WEB HOSTING AND DESIGN CONSULTING AGREEMENT DATED AS OF 10/29/03

Form B6H (10/05)

In re: NETBANK, INC.

Case No. 07-04295-JAF

Chapter 11

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR
MARKET STREET MORTGAGE 2650 McCORMICK DRIVE CLEARWATER, FL 33759	LIBERTY MUTUAL INS. COMPANY 175 BERKELEY STREET BOSTON, MA 02117
MERITAGE MORTGAGE CORPORATION 7215 FINANCIAL WAY JACKSONVILLE, FL 32256	McDONALD, WILSON W. LIME FINANCIAL SERVICES 5885 S.W. MEADOWS ROAD, SUITE 600 LAKE OSWEGO, OR 97035
NETBANK FSB 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005	EVERBANK CORPORATE HEADQUARTERS 501 RIVERSIDE AVENUE JACKSONVILLE, FL 32202
NETBANK FSB 1015 WINDWARD RIDGE PARKWAY ALPHARETTA, GA 30005	PAYMENT ALLIANCE INTERNATIONAL 11857 COMMONWEALTH DRIVE LOUISVILLE, KY 40299-2310

UNITED STATES BANKRUPTCY COURT
Middle District of Florida
Jacksonville Division

In re:
NETBANK, INC.
Debtor

Chapter 11
Case Number: 07-04295-JAF

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/Joint DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 37 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature: _____

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by 11 USC § 110)

Address

Tel. No.

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 136.

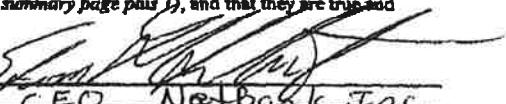
✓ **DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**
I, Steve Herbert, CEO of the, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 37 sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 10/08/07

Signature:

Name:

Title:



Steve Herbert
CEO NetBank Inc

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.